

Exhibit W

Printed for: Marvis.James

Dept: Credit

01/03/03 10:58 AM

From: ROOK321@aol.com
To: MJAMES
Sent: 1/3/03 at 10:40am
Subject: Re: Un-shipped held order report

By the way. I closed the loan on Christmas Eve and the new line has not been established yet.

1/3/02 4:05 - Left Message @
MICHAEL'S VOICE MAIL. Receptionist
Stated that (Rich Colas) was
IN MICHAEL'S OFFICE now talking
with him.

Printed for: Marvis.James

Dept: Credit

01/03/03 10:58 AM

From: ROOK321@aol.com
To: MJAMES
Sent: 1/3/03 at 10:39am
Subject: Re: Un-shipped held order report

E-mail me before you call so that I will make sure that I am available.